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SCHEDULE A - 6

RESIDENTIAL REHABILITATION ASSISTANCE
PROGRAM (RRAP) FOR THE DISABLED
HOME MODIFICATION FOR THE DISABLED (HMD)
SASKATCHEWAN

These Programs will be delivered and administered by the Saskatchewan Housing Corporation (SHC).

1. OBJECTIVE

To assist in the repair, improvement or modification of existing homeowner or rental housing to improve the accessibility of the dwelling unit for disabled persons.

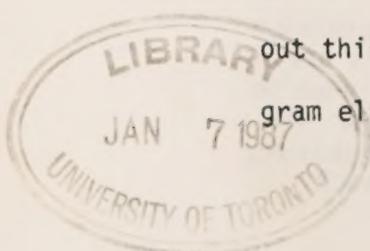
2. PROGRAM DESCRIPTION

2.1 RRAP for the Disabled

RRAP for the Disabled will provide financial assistance to owners of existing housing accommodation to improve the accessibility of rental and ownership units occupied or intended to be occupied by disabled persons. Assistance is for eligible repairs in the form of a full term loan, a portion of which may be forgiven over a period of time depending on the income for homeowners and signing a rental agreement for landlords. The assistance is available on a universal basis throughout Saskatchewan.

2.2 Home Modification for the Disabled (HMD)

The description and eligibility criteria for the Home Modification for the Disabled program described throughout this Schedule only relate to the portion of the program eligible for cost-sharing. HMD provides financial



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assistance to owners or renters of existing accommodation having a long-term disability to improve the accessibility of homeownership and rental units occupied or intended to be occupied by disabled persons. Renters having a long-term disability must receive permission from their landlord prior to home modification. Assistance is for eligible repairs in the form of a grant depending on the income of the applicant. The assistance is available on a universal basis throughout Saskatchewan.

2.3 Cost-Sharing

Eligible costs of these programs will be shared between Canada and Saskatchewan as outlined in Section 9, Eligible Program Costs.

2.4 Enabling Federal Legislation

National Housing Act:

- . Loans - Section 34.1;
- . Loan Forgiveness - Section 34.11;
- . Protection of Security - Section 55.

Enabling Provincial Legislation

Saskatchewan Housing Corporation Act

3. ELIGIBILITY CRITERIA

3.1 Delivery Agents

Housing Agencies and other groups or individuals are eligible to act as delivery agents. Criteria for the qualification of delivery agents will include such

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elements as technical and financial expertise and will be determined by SHC and CMHC. Agents will be paid a fee in relation to functions performed. The existing delivery agent network used for RRAP will be retained for 1986 to deliver RRAP for the Disabled. Delivery agents are not used to deliver HMD. Additional eligible agents required in 1986 and future years will be determined by SHC in accordance with jointly agreed criteria.

3.2 Disabled Occupants

Disabled person means any person who, as a result of a deficiency, either congenital or not, in his or her physical or mental capability, is unable to ensure by himself or herself the necessities and social life of a normal individual. RRAP for the Disabled and HMD will be available to eligible disabled persons on a universal basis throughout Saskatchewan.

3.3 Properties

These programs will be available to homeowners and landlords in the case of RRAP for the Disabled and to homeowners and renters in the case of HMD, undertaking acceptable accessibility work, as specified in program guidelines, to improve a dwelling occupied or intended to be occupied by disabled persons. Any housing projects receiving ongoing federal or provincial social housing subsidies are not eligible, such as special care homes or nursing homes, except where rent supplement is being provided.

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No loan may be made unless SHC and CMHC are satisfied that the occupancy and maintenance of the dwelling will conform to CMHC Standards for the Rehabilitation of Residential Buildings ("RRAP Standards") after repair or modification.

3.4 Earning of Loan Forgiveness (RRAP for the Disabled)

In addition to the terms and conditions of the loan commitment, continued ownership and occupancy for five years for homeowners and adherence to a fifteen year rental agreement for landlords are requirements for the earning of loan forgiveness in equal annual installments.

4. ELIGIBLE PROJECT COSTS/ASSISTANCE

Eligible project costs include, but are not limited to, the cost of eligible accessibility modifications, based on accepted contractors' bids, which render the dwelling unit more accessible, plus legal fees, interest on repayable advances, building permits and the cost of drawings and specifications.

4.1 RRAP for the Disabled

Eligible project costs may be financed through a forgivable loan of up to \$5 000 provided to homeowners and landlords. Regular homeowner and rental rehabilitation assistance for eligible repairs will also be available to eligible homeowners and landlords and will be calculated independently.

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The maximum \$5 000 forgivable loan will be provided to homeowners with adjusted incomes up to \$23 000. The forgivable loan will decline one dollar for each two dollars of income above \$23 000 and reach zero at an income of \$33 000. The definition of adjusted income is attached as Appendix "1" to this Schedule. Direct repayable loans of up to \$10 000 (including the forgivable loan) will also be made available to homeowners, on a residual basis, at interest rates acceptable to SHC and CMHC.

The maximum assistance to be provided to landlords is equal to the cost of repairs up to \$5 000 per self-contained unit and \$2 500 per bed-unit.

4.2 Home Modification for the Disabled

Eligible project costs may be financed through a grant of up to \$2 000 provided to homeowners and renters with a long-term disability having received permission from their landlord to undertake the modification work.

Regular Homeowner RRAP, Rental RRAP and RRP assistance for eligible repairs will also be available to eligible homeowners and landlords and will be calculated independently.

The maximum \$2 000 grant will be provided to homeowners and renters with adjusted incomes of up to \$23 000.

The maximum grant will decline one dollar for each five dollars of adjusted income above \$23 000 and reach zero at an adjusted income of \$33 000. The actual grant to be provided will equal the lesser of the maximum assistance or the cost of repairs.

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5. PROJECT SELECTION/DELIVERY PROCESS

5.1 Client Selection Criteria

Priority will be given to clients based on income and the level of repair/modification required to accommodate the applicants' disability.

5.2 Delivery Process

SHC will ensure that funds for this program are allocated in accordance with the approved three-year plan attached as Schedule B of the Operating Agreement.

Delivery agents other than SHC will enter into an Agency Agreement with SHC, acceptable to SHC and CMHC, which will stipulate the scope, terms, conditions, roles and responsibilities of the agent.

SHC will be responsible for training, provision of information and explaining program guidelines to delivery agents and will monitor the performance of agents. In addition, SHC is responsible for loan commitment, obtaining loan security, loan advancing and loan administration. SHC will also conduct periodic monitoring inspections of dwellings to ensure adherence to guidelines and standards.

The delivery agent will be responsible for the explanation of the program to potential applicants, the inspection of the property to establish eligible repairs, the job specification and cost estimates, financial analysis

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and loan interview, loan recommendation, progress and final inspections and such other responsibilities as stipulated in an agency agreement between SHC and the delivery agent.

In a given geographical area, the program will be delivered by SHC through the same agents delivering the Homeowner and Rental rehabilitation programs.

6. COMMITMENT

6.1 RRAP for the Disabled

SHC will approve loan commitments based on the recommendation of the delivery agent after reviewing the application package to ensure compliance with program guidelines. A loan commitment under Section 34.1 will be deemed to be made on the date the loan recommendation is approved by SHC. The interest rate will be established by SHC and CMHC and will be set in accordance with program guidelines. SHC will deliver to CMHC a notice of commitment on a form provided in the program guidelines within five (5) working days after the commitment is made.

6.2 HMD

SHC will approve grant commitments after reviewing the application package to ensure compliance with Program Guidelines. A grant commitment under HMD will be deemed to be made on the date the grant is approved by SHC. SHC

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will deliver to CMHC a notice of commitment on a form mutually acceptable to CMHC and SHC within five working days after month end.

6.3 Cancellation

Commitments will be cancelled if rehabilitation has not been started within six months of the date of the notice of commitment.

6.4 Commitment Notification/Publicity

All news releases or announcements pertaining to budget allocations or commitments to a project will be in accordance with the Operating Agreement and the Program Guidelines.

6.5 Loan Security - RRAP for the Disabled

Where Saskatchewan is the Active Party and wishes to take the individual mortgage securities in its own name, a Trust Agreement shall be entered into between CMHC and SHC.

Security for both forgivable and repayable components will be by mortgage or such other security as is deemed adequate by CMHC. Loans of up to \$10 000 may be secured by a promissory note. A mortgage will be taken on the dwelling when the total loan or loans to any one owner exceed \$10 000.

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7. ADVANCING

7.1 RRAP for the Disabled

Where a loan commitment has been made, SHC will ensure that the appropriate loan security has been obtained prior to any advances being made.

SHC will make advances based on progress inspections of work completed. Loan advances will be made against the forgiveness portion of the loan first and then against any repayable portion. Prior to a final advance being made, SHC will ensure that all repairs have been completed and comply with RRAP Standards.

7.2 HMD

Prior to the grant being paid, SHC will ensure that all repairs have been completed and comply with the RRAP Standards.

8. PROJECT/PORTFOLIO ADMINISTRATION

An amortization period of up to 20 years is available for repayable loans which shall not exceed the useful life of the dwelling.

SHC will be responsible for loan administration after the account has been fully advanced. This will include earning of loan forgiveness, occupancy verifications,

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sale of properties, collections, arrears action, postponement of mortgage security, default procedures, legal action and other requirements in accordance with the Program Guidelines.

In the event that a mortgaged property is acquired under foreclosure, title shall be held by SHC "In Trust" in accordance with the Trust Agreement provisions referred to in 6.2 Loan Security.

8.1 Rental Agreements - RRAP for the Disabled

The landlord must be willing to enter into a fifteen year rental agreement which will specify allowable rents for the period of earning the loan forgiveness. The rental agreements must be executed by SHC and CMHC. During the period of the rental agreement, rent increases above the allowed annual maximum must be approved by SHC and must be in conformance to any provincial rent control/review legislation.

9. ELIGIBLE PROGRAM COSTS

9.1 Cost-Sharing

To measure the sharing of costs, CMHC and SHC agree to compare the federal program and the provincial program as follows:

- RRAP: the dollar value of the forgivable loan commitments;
- HMD: the dollar value of the grant commitments.

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HMD grant commitments by SHC will amount to at least one-third of the RRAP for Disabled forgivable loan commitments by CMHC. These assessments will be made annually on a calendar year basis. If the grant commitments by SHC in any year fall below the one-third requirement, additional HMD grants will be provided in the next calendar year to make up the shortfall.

9.2 Budgetary Costs

Budgetary costs include:

- . RRAP Loan Forgiveness - Upon advancing, that portion of a RRAP loan which is forgiven, as described in Section 4, Eligible Project Costs/Assistance, will be fully funded by CMHC.
- . HMD grants will be fully funded by SHC.
- . Repayable RRAP loans which are deemed uncollectible and written off. These will be fully funded by CMHC.
- . Acquisition costs not recovered on resale. In the case of acquisition under Section 55 NHA, these will be fully funded by CMHC.
- . Agency Fees - Eligible charges for agency fees payable to a delivery agent for each RRAP loan commitment, as described in Appendix "4" to this Schedule. These will not be applicable where SHC is delivering the program directly. These will be fully funded by CMHC.

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- . Financing Interest - Any financing interest payable on budgetary receipts and disbursements will be calculated at an interest rate acceptable to SHC and CMHC. Interest in such cases will be calculated on the net expenditures to the date of reimbursement. RRAP financing interest will be fully funded by CMHC. HMD financing interest will be fully funded by SHC.
- . Publicity Costs - The cost of eligible program and project publicity measures and materials. RRAP publicity measures and materials will be fully funded by CMHC. HMD publicity measures and materials will be fully funded by SHC.
- . Program Delivery and Administration Costs - Eligible annual costs of delivery and administration based on performance standards acceptable to CMHC and SHC. RRAP program delivery and administration costs will be fully funded by CMHC. HMD program delivery and administration costs will be fully funded by SHC.

9.3 Non-Budgetary Costs

Non-budgetary costs include:

- . Repayable and Forgivable RRAP Loans - That portion of a RRAP loan which is to be repaid, as described in Section 4, Eligible Project Costs/Assistance. Upon default, unearned forgiveness becomes repayable. These will be fully funded by CMHC.

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- . Eligible Interest RRAP - Interest on repayable advances accumulating up to the Interest Adjustment Date at the project's commitment rate of interest. This will be fully funded by CMHC.
- . Acquisition of Property - The costs of property acquisition where acquired in order to protect the loan security. In the case of acquisitions funded under Section 55 NHA, these will be fully funded by CMHC.

10. BUDGETING AND CLAIMS

The financial reporting requirements for budgeting and claims are outlined in Appendix "3" to this Schedule and specified in the program guidelines.

11. INFORMATION REQUIREMENTS

SHC will ensure that, for all commitments included under the cost-sharing arrangement, all information requirements outlined in Appendix "2" of this Schedule, and specified in Program Guidelines are provided to CMHC.

RRAP Commitment data will be provided no later than five (5) working days after a commitment is made. Updates to previously communicated commitment data will be transmitted in a similar fashion.

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HMD commitment data will be provided no later than five (5) working days after month end. Updates to previously communicated commitment data will be transmitted in a similar fashion.

In matters pertaining to monitoring delivery agents, the Planning and Monitoring Committee will determine a sample inspection requirement which will permit the assessment of agents' compliance to program guidelines and their delivery performance. An approved sampling approach will also be used to examine the extent to which landlords comply with their rental agreement.

SHC and CMHC will have full access to the results of the above.

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SCHEDULE A-6 - APPENDIX "1"

DEFINITION OF TOTAL HOUSEHOLD INCOME

The total income of the household is the aggregate income, in whatever form received, of the owner/occupier and spouse (all as defined in the Program Guidelines) and 25% of the income of all other permanent household members, excluding the income of children in full-time attendance at school.

Income includes:

- . Salary, wages, commissions, rents, investment income, part-time earnings, tips, alimony maintenance payments and child support received from a separated/divorced spouse, etc.;
- . Unemployment Insurance Benefits, Social Assistance, Mother's Allowance, Welfare, and Family Allowances;
- . Old Age Security Pension, Canada Pension Plan, private pensions, disability pensions, annuities, etc.

In those cases where an applicant or permanent household member is self-employed, the following applies: The annual income for self-employed individuals is the net income (gross revenue minus expenses) plus capital cost allowances. Examples of assets subject to capital cost allowance are vehicles, buildings, equipment, etc.

A verification/confirmation of income must be obtained for all applicants. For example, a statement signed by the employer, or in the case of self-employed, a copy of the most recent income tax return or other evidence satisfactory to SHC.

Boarders unrelated to the applicant or spouse are not considered to be permanent household members. The net rents received from such boarders for room and board are to be included in total household income.

DEFINITION OF ADJUSTED INCOME

For purposes of establishing the forgivable loan amount, SHC will determine the annual "adjusted income" of the household in the following manner:

Exclude from the income of the household:

- . family allowances;
- . alimony maintenance payments or child support paid to a separated or divorced spouse;

Deduct from the income of the household:

- . \$300 for each dependent, includes children in full-time attendance at school and any other dependents with no income;
- . work-related earnings of a single parent or working spouse to a maximum of \$1000;

INFORMATION REQUIREMENTS: SUMMARY

Commitment Data - RRAP for the Disabled

- this data is submitted by way of commitment forms five (5) working days after a commitment is made;
- the commitment forms shall contain the following generic data elements:
 - property and client addresses;
 - household composition;
 - household income;
 - Native ancestry;
 - number of disabled person;
 - nature of disability;
 - household's debt and capacity to pay;
 - post-RRAP basic shelter costs;
 - description of work done:
 - type and cost of repairs;
 - financing of repair costs:
 - amount of loan and financing conditions,
 - loan forgiveness obtained;
 - project description:
 - building type,
 - age of building,
 - location codes;
 - delivery agency identifier;
 - agency fee information;
 - rural/urban indicator;
 - account identification information;
 - if RRAP for the Disabled is provided to a landlord the following data elements would also be required:
 - *pre-RRAP rent;
 - *post-RRAP rent;
 - total number of units;
 - number of units rehabilitated by type.
 - this information, or part of it, will be updated through a project's life cycle (eg.: loan increases, decreases or cancellations to the point of establishment of IAD and final cost).

* This only pertains to units rehabilitated.

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INFORMATION REQUIREMENTS: SUMMARY

Commitment Data - HMD

- this data is submitted by way of commitment forms or summary reports five (5) working days after month end;
- the commitment forms shall contain the following generic data elements for each commitment:
 - property and client addresses;
 - household composition;
 - household income;
 - number of disabled person;
 - nature of disability;
 - description of work done:
 - type and cost of repairs;
 - financing of repair costs:
 - grant obtained;
 - other financing;
 - project description:
 - building type,
 - age of building,
 - location codes;
 - identifier to distinguish whether eligible or ineligible for cost-sharing;
 - rural/urban indicator;
 - account identification information;

BUDGETING AND CLAIMS

The financial reporting requirements for budgeting and claims can be grouped by the following categories:

- A. Budget Preparation
- B. Budget Administration
- C. Commitments
- D. Claims
- E. Annual Information - Audited
 - Unaudited
- F. Budgetary Expenditure Accruals

For the Residential Rehabilitation Assistance Program for the Disabled all budgeting, claims and reporting will be segregated into the following activities unless otherwise indicated:

RRAP - Disabled
RRAP Security Protection - Section 55
Home Modification for the Disabled

A. BUDGET PREPARATION

A three-year financial plan is developed on an annual basis as part of the joint planning process. It identifies planned commitment levels, expenditure levels, and cash flow patterns over the planning period which includes the budget year and the following two years. Commitment activity is planned on a calendar basis whereas expenditure activity is planned on a 31 March fiscal year basis. Cash flow is presented on both a calendar and fiscal year basis. Commitment, expenditure and cash flow estimates for the year preceding the budget year and the two years following the budget year are presented for planning, information and monitoring purposes only. Sufficient information will be provided to ensure that budgetary commitment levels achieve the cost-sharing ratio outlined in Section 9.1 on an annual basis.

Budget limits for the budget year are established in Schedule B to the Operating Agreement.

Three-year plans will be established by activity for the following areas:

1. Commitments - Units
2. Commitments - Budgetary
 - Non-budgetary
3. Budgetary Expenditures
4. Cash Flow Forecast - Budgetary
 - Non-budgetary

1. Commitments - Units

Schedules of units committed and the associated repayable loans will be used to derive the forecasts of non-budgetary expenditures. Schedules of units committed and the associated forgivable loans/grants will be used to derive forecasts of budgetary expenditures.

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SCHEDULE A-6 - APPENDIX "3"

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A. BUDGET PREPARATION (Cont'd)

Data on characteristics of the proposed units (average unit repair costs, total repair costs of the units that will be amortized, projected interest rates, amortization terms, average forgiveness ratios and proposed interest adjustment dates ("phase-in rates")) will be required to support the derivation of expenditures.

2. Commitments - Budgetary

Commitments for forgivable loans and grants will be expressed in terms of budgetary dollars required.

- Non-budgetary

Commitments for loans (including both repayable and forgivable components) will be expressed in terms of capital (non-budgetary) dollars required and will be supplemented by data on characteristics of proposed units as described under 1 (Commitments - Units). Where action will be taken to protect the RRAP security, commitments will be expressed in terms of Section 55 capital (non-budgetary) dollars required.

3. Budgetary Expenditures

Budgetary expenditures will be displayed by type of expenditure (forgivable loans, grants, loan losses, agency fees, delivery and administration costs, and financing interest) in accordance with program guidelines.

4. Cash Flow - Budgetary

A summary of the expected quarterly cash flow of budgetary expenditures will be provided to assist in cash management.

- Non-budgetary

A summary of the expected quarterly cash flow of non-budgetary expenditures for loans will be provided to assist in cash management.

B. BUDGET ADMINISTRATION

The approved annual budget is contained in Schedule B of the Operating Agreement. Changes to an approved budget must be determined and communicated in accordance with the Operating Agreement and the guidelines.

C. COMMITMENTS

Commitments for loans will be reported in capital dollars; and commitments for forgiveness will be reported in budgetary dollars.

Commitments for RRAP-Disabled will be reported to CMHC by SHC on a notice of commitment form, no later than five (5) working days after the commitment is made. CMHC will acknowledge receipt of the notice of commitment.

Commitments for HMD will be reported to CMHC by SHC on a notice of commitment form no later than five (5) working days after month end.

D. CLAIMS

Claims for settlement between SHC and CMHC will be submitted on a monthly basis within thirty days of the end of the month to which the transactions relate. Claims will contain sufficient information to permit:

- a) interim verification that the amounts being claimed or remitted are reasonable and within approved budgets;
- b) the recording of the necessary accounting entries relating to budgetary and non-budgetary expenditures and asset balances; and
- c) the monitoring of the status of the portfolio through continuity schedules of units committed, units under subsidy and asset balances.

The entire financial activity of the program shall be reported by SHC, together with each party's proportionate share of expenditures.

Budgetary expenditures related to prior year accruals will be reported.

Amounts claimed for budgetary expenditures may be based upon estimates of actual activity. Estimates must be adjusted to actual on a periodic basis in accordance with program guidelines.

The monthly claim for the RRAP for Disabled and HMD programs will include, where applicable:

1. Continuity Schedule: Asset Balances and Units.

This schedule is required to enable CMHC to monitor the status of the portfolio in terms of non-budgetary expenditures and units, both under advancing and under repayment. Sufficient information will be included on commitments, advances, interest, forgivable loans, grants, arrears, forgiveness, and other asset related activity to ensure that advances plus interest are within commitment amount and to record financial activity not requiring cash settlement. A listing, by project, of loan amounts being transferred from under advancing to under repayment at IAD will be provided and will reconcile to the continuity schedule.

2. Expenditures

A report of actual expenditures and receipts or an estimate of actuals for the month is required to monitor the financial impacts of program activity and to inform CMHC of its share of the expenditures.

The financial data will be displayed by program activity and expenditure category consistent with budget requirements. Sufficient data will be provided to support the agency fees and delivery and administration costs claimed.

The report will also disclose the respective share of the expenditures of each party and the amounts for which reimbursement is being requested by SHC.

E. ANNUAL INFORMATION - AUDITED

The audited statement of budgetary and non-budgetary expenditures will provide an independent verification of the proper use of funds in accordance with the Operating Agreement and program guidelines and will be used to determine the final amount payable to or recoverable from SHC for the calendar year ending 31 December.

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E. ANNUAL INFORMATION - AUDITED (Cont'd)

The audited statement and its supporting schedules will contain information at a level similar to that provided on the monthly claims.

Budgetary expenditures will be broken down by year of commitment in a supporting schedule.

Audited information will be submitted no later than 30 June.

ANNUAL INFORMATION - UNAUDITED

Annual outstanding commitment and asset balance information, by account, as at 31 December will be submitted for planning and monitoring purposes and to support information contained in CMHC's records.

Outstanding commitment information will be classified by year of commitment and show the total advances to date including interest, if any, for loans and training funds.

This information is required to reconcile the detailed asset and commitment files maintained by CMHC to those of SHC.

Unaudited information must be submitted to CMHC no later than 31 January.

F. BUDGETARY EXPENDITURE ACCRUALS

Budgetary expenditures which have been incurred but not disbursed within the fiscal year ending 31 March and which, in accordance with program guidelines, should be charged to the budget for that year, will be reported by SHC by 30 April. This information will be certified by a senior financial officer of SHC.

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SCHEDULE A-6 - APPENDIX "4"

DELIVERY AGENT FEE SCHEDULE

Those agents not performing all of the delivery functions will be paid on a pro-rata basis for those functions actually performed. The table below shows the distribution of the fee, by function, as well as by category of loan.

Les agents qui n'accomplissent pas tout le travail d'application seront payés au pro-rata des tâches accomplies. Le tableau suivant donne la distribution du droit par étape et par catégorie de prêt.

REFERENCE FEE CHART/
TABLEAU DES DROITS D'AGENCE

Category I/Catégorie I *			Category II/ ** Catégorie II	
A	B	C	A	B
Up To/ Jusqu'à 100 km	101-250km	251 km +	Up to/ Jusqu'à 250 km	251 km +
\$ 230.00 15.00 7.00	\$ 260.00 15.00 7.00	\$ 285.00 15.00 7.00	\$ 315.00 15.00 7.00	\$ 350.00 15.00 7.00
- Administrative/Administration				
. Each additional unit/ . Chaque logement additionnel				
. Each additional bed-unit/ . Chaque lit additionnel				
- Technical-Initial Inspection/ Technique-Inspection initiale				
. Each additional unit/ . Chaque logement additionnel				
. Each additional bed-unit/ . Chaque lit additionnel				
- Technical-Progress Inspection/ Technique-Inspections d'étape				
. Each additional unit/ . Chaque logement additionnel				
. Each additional bed-unit/ . Chaque lit additionnel				
- All Delivery Functions carried out/ Exécution de toutes les étapes d'application				
. Each additional unit/ . Chaque logement additionnel				
. Each additional bed-unit/ . Chaque lit additionnel				

* Unit is accessible by road/Le logement est accessible par route.

** Unit is not accessible by road/Le logement n'est pas accessible par route.